

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Warren A. Royea Sr.
Gail M. Royea
aka Gail M. Moritz
Debtor(s)

Chapter: 7

Case Number: 1:08-bk-02603-MDF

NOTICE OF INCOMPLETE AND/OR DEFICIENT FILING

Pursuant to Bankruptcy Rules 1007, and 3015, and 11 U.S.C. 110, 329, and 521, the documents below must be filed to complete the above-referenced petition. If all documents required under Section 521 are not filed, the case may be **dismissed**.

ALL documents are to be filed on Official Bankruptcy Forms. For the most recent Official Bankruptcy Forms, please refer to http://www.uscourts.gov/bkforms/bankruptcy_forms.html#official

- ☐ MAILING MATRIX OF ALL CREDITORS **DUE IMMEDIATELY.**
- ☒ CERTIFICATION OF CREDIT COUNSELING (INDIVIDUAL CASES ONLY). Certification of credit counseling **MUST** be filed by both debtors in a joint case. **DUE IMMEDIATELY. (NOT TO BE confused with EXHIBIT D, INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT.)**
- ☐ LIST OF TWENTY LARGEST UNSECURED CREDITORS (OFFICIAL FORM 4) (CHAPTER 11 ONLY) **DUE IMMEDIATELY.**
- ☐ NOTICE TO DEBTOR BY "BANKRUPTCY PETITION PREPARER". (OFFICIAL FORM 19B) **DUE IMMEDIATELY.**
- ☐ STATEMENT DISCLOSING COMPENSATION PAID OR TO BE PAID TO A "BANKRUPTCY PETITION PREPARER". **DUE IMMEDIATELY.**
- ☐ OFFICIAL BANKRUPTCY FORMS (ie. Voluntary Bankruptcy Petition and/or some Schedules and/or Means Test not filed on Official Bankruptcy Forms.) *Please see the web link above regarding obtaining Official Bankruptcy Forms.*
- ☐ FORM B201, NOTICE TO INDIVIDUAL CONSUMER DEBTOR/DEBTOR'S CERTIFICATE UNDER SECTION 342(b) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL PETITION FILING.**
- ☐ COPY OF EMPLOYEE INCOME RECORDS (PAYMENT ADVICES) RECEIVED FROM EMPLOYER FOR INCOME EARNED WITHIN 60 DAYS BEFORE FILING. (INDIVIDUAL CASES ONLY) (SOCIAL SECURITY NUMBER SHOULD BE REDACTED.) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL PETITION FILING.**

OR

CERTIFICATION OF NO PAYMENT ADVICES. PURSUANT TO LOCAL RULE 1007-1.

- ☐ FORM B22A, MEANS TEST FORM (CHAPTER 7 CASE) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL PETITION FILING.**
- ☐ FORM B22C, MEANS TEST FORM/STATEMENT OF CURRENT INCOME AND DISPOSABLE INCOME CALCULATION (CHAPTER 13 CASE) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL PETITION FILING.**
- ☐ FORM B22B, MEANS TEST FORM (CHAPTER 11 INDIVIDUAL DEBTOR) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL PETITION FILING.**
- ☐ STATEMENT OF FINANCIAL AFFAIRS (OFFICIAL FORM 7) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL PETITION FILING.**
- ☐ SCHEDULES (OFFICIAL FORM 6) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL PETITION FILING.**
 - ☐ SCHEDULE A ☐ SCHEDULE B ☐ SCHEDULE C (indiv.)
 - ☐ SCHEDULE D ☐ SCHEDULE E ☐ SCHEDULE F
 - ☐ SCHEDULE G ☐ SCHEDULE H ☐ SCHEDULE I (indiv.)
 - ☐ SCHEDULE J (indiv.) ☐ SUMMARY OF SCHEDULES
- ☐ STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. SECTION 159) (Official Form 6–Statistical Summary) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL PETITION FILING.**
- ☐ EXHIBIT D, INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT. **DUE IMMEDIATELY.** IF A JOINT PETITION IS FILED, **EACH SPOUSE MUST COMPLETE AND FILE A SEPARATE EXHIBIT D.** (*NOT TO BE confused with CERTIFICATION OF CREDIT COUNSELING (INDIVIDUAL CASES ONLY).*)
- ☐ DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (OFFICIAL FORM B203) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL FILING OF PETITION.**
- ☐ NAME AND ADDRESSES OF EQUITY SECURITY HOLDERS OF DEBTOR (CHAPTER 11 CASES) **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL FILING OF PETITION.**
- ☐ CHAPTER 13 PLAN **DUE WITHIN FIFTEEN (15) DAYS OF INITIAL FILING OF PETITION.**
- ☐ CHAPTER 12 PLAN **DUE WITHIN NINETY (90) DAYS OF FILING OF PETITION.**

REMINDER TO CHAPTER 7 INDIVIDUAL DEBTORS HAVING SECURED CONSUMER DEBTS:
STATEMENT OF INTENTIONS (OFFICIAL FORM 8) – DUE WITHIN THIRTY (30) DAYS AFTER THE FILING OF PETITION, OR ON or BEFORE the DATE OF THE MEETING OF CREDITORS, WHICHEVER IS EARLIER.

Date: 7/25/08

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U.S. Bankruptcy Court
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